

<i>SERFF Tracking Number:</i>	<i>LFSC-126502331</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>LifeSecure Insurance Company</i>	<i>State Tracking Number:</i>	<i>45152</i>
<i>Company Tracking Number:</i>	<i>LS-0386 ST 10/09</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC Advertising 2.10</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Company: LifeSecure Insurance Company

Product Name: LTC Advertising 2.10

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: LFSC-126502331 State: Arkansas

SERFF Status: Closed-Filed State Tr Num: 45152

Co Tr Num: LS-0386 ST 10/09 State Status: Closed

Reviewer(s): Marie Bennett

Authors: Sue Howard, Judy Lucas, Disposition Date: 04/14/2010

Karilynn Bagnell

Date Submitted: 03/12/2010 Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 04/14/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 04/14/2010

Created By: Sue Howard

Corresponding Filing Tracking Number: LFSC-125167273

Deemer Date:

Submitted By: Karilynn Bagnell

Filing Description:

LifeSecure Insurance Company - NAIC #77720

Advertising

Previously Approved Policy Form - LS-0002 AR 07/07

Attached for your review and approval are several pieces of new advertising material. These forms are new and do not replace any existing forms currently in use in your state. These forms will be used with our previously approved individual long term care product (Corresponding Tracking # above).

A statement of variability for these forms is included with the filing.

SERFF Tracking Number: LFSC-126502331 State: Arkansas  
Filing Company: LifeSecure Insurance Company State Tracking Number: 45152  
Company Tracking Number: LS-0386 ST 10/09  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: LTC Advertising 2.10  
Project Name/Number: /

If you have any questions or need any additional information, please contact me at (810) 220-4644 or kbagnell@lifeseecureltc.com.

Karilynn Bagnell  
Senior Compliance Specialist

## Company and Contact

### Filing Contact Information

Karilynn Bagnell, Senior Compliance Specialist kbagnell@lifeseecureltc.com  
LifeSecure Insurance Company 810-220-8774 [Phone]  
10559 Citation Drive 810-220-7707 [FAX]  
Suite 300  
Brighton, MI 48116

### Filing Company Information

LifeSecure Insurance Company	CoCode: 77720	State of Domicile: Michigan
10559 Citation Drive	Group Code: 572	Company Type: Life, A & H
Suite 300	Group Name: BCBS of MI GRP	State ID Number:
Brighton, MI 48116	FEIN Number: 75-0956156	
(810) 220-8774 ext. [Phone]		

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per submission
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
LifeSecure Insurance Company	\$50.00	03/12/2010	34830688
LifeSecure Insurance Company	\$100.00	03/31/2010	35293131

SERFF Tracking Number:	LFSC-126502331	State:	Arkansas
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Company Tracking Number:	LS-0386 ST 10/09		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	LTC Advertising 2.10		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	04/14/2010	04/14/2010

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Agent Invitation Postcard	Karilynn Bagnell	03/15/2010	03/15/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fee	Note To Reviewer	Karilynn Bagnell	03/31/2010	03/31/2010
FILING FEES	Note To Filer	Marie Bennett	03/31/2010	03/31/2010

<i>SERFF Tracking Number:</i>	<i>LFSC-126502331</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>LS-0386 ST 10/09</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC Advertising 2.10</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## **Disposition**

Disposition Date: 04/14/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	LFSC-126502331	State:	Arkansas
Filing Company:	LifeSecure Insurance Company	State Tracking Number:	45152
Company Tracking Number:	LS-0386 ST 10/09		
TOI:	LTC031 Individual Long Term Care	Sub-TOI:	LTC031.001 Qualified
Product Name:	LTC Advertising 2.10		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Filed	Yes
Form	Flexible Benefit Flyer	Filed	Yes
Form	Customizable Consumer Poster	Filed	Yes
Form (revised)	Agent Invitation Postcard	Filed	Yes
Form	Agent Invitation Postcard	Replaced	Yes

<i>SERFF Tracking Number:</i>	<i>LFSC-126502331</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>LifeSecure Insurance Company</i>	<i>State Tracking Number:</i>	<i>45152</i>
<i>Company Tracking Number:</i>	<i>LS-0386 ST 10/09</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC Advertising 2.10</i>		
<i>Project Name/Number:</i>	<i>/</i>		

**Note To Reviewer**

**Created By:**

Karilynn Bagnell on 03/31/2010 02:38 PM

**Last Edited By:**

Marie Bennett

**Submitted On:**

04/14/2010 01:11 PM

**Subject:**

Filing Fee

**Comments:**

Have submitted the additional filing fees of \$100.00.

*SERFF Tracking Number:*      *LFSC-126502331*                      *State:*                      *Arkansas*  
*Filing Company:*              *LifeSecure Insurance Company*                      *State Tracking Number:*      *45152*  
*Company Tracking Number:*      *LS-0386 ST 10/09*  
*TOI:*                      *LTC03I Individual Long Term Care*                      *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *LTC Advertising 2.10*  
*Project Name/Number:*      /

**Note To Filer**

**Created By:**

Marie Bennett on 03/31/2010 01:37 PM

**Last Edited By:**

Marie Bennett

**Submitted On:**

04/14/2010 01:11 PM

**Subject:**

FILING FEES

**Comments:**

EFFECTIVE 1/1/10. AR RULE 57, SEC 5, SSEC 11, REQUIRES A FILING FEE OF \$50.00 PER ADVERTISEMENT AND/OR FORM.

<i>SERFF Tracking Number:</i>	<i>LFSC-126502331</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>LifeSecure Insurance Company</i>	<i>State Tracking Number:</i>	<i>45152</i>
<i>Company Tracking Number:</i>	<i>LS-0386 ST 10/09</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>LTC Advertising 2.10</i>		
<i>Project Name/Number:</i>	<i>/</i>		

**Amendment Letter**

Submitted Date: 03/15/2010

**Comments:**

An incorredt version was attached in the Form Schedule Tab. Have attached the correct version. I apologize for any confusion this may have caused. Karilynn Bagnell

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
LS-0310 ST 09/09	Advertising	Agent Invitation Postcard	Initial				51.200	LS-0310 ST 09 09 - Agent Invitation Postcard.pdf



SERFF Tracking Number: LFSC-126502331 State: Arkansas

Filing Company: LifeSecure Insurance Company State Tracking Number: 45152

Company Tracking Number: LS-0386 ST 10/09

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: LTC Advertising 2.10

Project Name/Number: /

## Form Schedule

### Lead Form Number: LS-0386 ST 10/09

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/14/2010	LS-0386 ST 10/09	Advertising	Flexible Benefit Flyer Initial			50.000	LS-0386 ST 10.09 - Flex Benefit Flyer generic.pdf
Filed 04/14/2010	LS-0341G ST 11/09	Advertising	Customizable Consumer Poster	Initial		57.000	LS-0341G ST 11.09 - Why Should I Consider-Poster.pdf
Filed 04/14/2010	LS-0310 ST 09/09	Advertising	Agent Invitation Postcard	Initial		51.200	LS-0310 ST 09 09 - Agent Invitation Postcard.pdf



# LifeSecure Insurance Company

## Long Term Care Insurance The Flexible Benefit

A LifeSecure long term care insurance policy is already designed to provide benefits for a wide range of licensed services, such as care received in a nursing home, assisted living facility, adult day care center, hospice care facility, through a home care agency, or by an independent provider or at-home hospice care provider.

### What is the Flexible Benefit?

The **Flexible Benefit** is designed to provide even greater flexibility in the types of care, services and products available to a policyholder.

The Flexible Benefit is included as a **standard feature** in every LifeSecure long term care (LTC) insurance policy, and may be used without simultaneous use of licensed care or formal support. This type of flexibility may be especially beneficial during the early weeks and months of a claim, when family members might be providing all the necessary care, or when certain home modifications may be necessary.

### How is the Flexible Benefit used?

With the Flexible Benefit, up to 50% of the unused\* Monthly Benefit may be used to cover:

- **Care provided by family members** – even immediate family members living in the same household
- Care provided by friends, neighbors or other informal support networks
- Training for an informal caregiver
- Home modifications, such as a wheelchair ramp or grab bars
- Care-related products or personal supplies
- Durable medical equipment or other home medical technology

The goal is to help families manage long term care expenses with flexibility in how the LTC insurance benefits may be used.

\* "Unused" refers to benefits not reimbursed for qualified licensed care or services.

### How is the value of informal care determined?

Benefit amounts payable under the Flexible Benefit for care provided by a family member or other informal care provider are determined based on "usual and customary" charges in the geographic region where care is received. Amounts payable are also based on the necessary skill level for the care or services required.

**See next page for Examples and Benefit Payout Scenarios.**

Our long term care insurance product is individually underwritten by LifeSecure Insurance Company. Please remember only the insurance policy provides actual coverage amounts, terms, conditions, limitations and exclusions. This is an insurance solicitation. An insurance agent may contact you.

## Care Example 1

Mike, a 72 year-old policyholder, requires assistance with bathing and dressing due to a chronic illness (as certified by his physician). His wife, Cathy, has decided to reduce her hours at work from full-time to part-time to provide her husband with the necessary assistance each day. Mike's long term care insurance policy provides a Monthly Benefit of \$6,000. He may request up to **50% of the full Monthly Benefit** to cover the types of care, services and products allowed through the Flexible Benefit, since he does not currently utilize any licensed care. Under the Flexible Benefit, benefits up to **\$3,000/month** may be paid for care provided by Cathy to assist her husband with his "activities of daily living" in their home. The benefit may also be used to provide Cathy with caregiver training – or for home modifications, such as installing grab bars in the bathroom.

### Example 1

without  
Licensed Care

Available Monthly Benefit	Licensed Care Expenses (reimbursable)	Unused Monthly Benefit	Available Flexible Benefit
\$6,000	— \$0	= \$6,000	× 50% = \$3,000

## Care Example 2

A home health aide from a home care agency is providing 24 hours of care per week for Mike. His wife, Cathy, cares for him during the other times. The agency services are reimbursed at \$2,000/month. Under the Flexible Benefit, benefits up to **\$2,000/month** may be paid for the time Cathy spends assisting Mike with his "activities of daily living" in their home.

### Example 2

with  
Licensed Care

Available Monthly Benefit	Licensed Care Expenses (reimbursable)	Unused Monthly Benefit	Available Flexible Benefit
\$6,000	— \$2,000	= \$4,000	× 50% = \$2,000

## Benefit Payout Scenarios

SCENARIO		PAYOUT
Policyholder incurs expenses for informal care/services and qualified products in a given month. No licensed LTC services are provided.	⇒	Under the Flexible Benefit, the policyholder may be reimbursed for qualified expenses, up to 50% of the Monthly Benefit Access Limit (MBAL).
Policyholder incurs expenses for a combination of licensed LTC services, informal care/services and qualified products in a given month. Expenses for licensed care are <b>less than the MBAL</b> .	⇒	The policyholder is reimbursed for all qualified licensed services, up to the MBAL. Other qualified expenses are covered under the Flexible Benefit, up to 50% of the remaining MBAL.
Policyholder uses a combination of licensed LTC services, informal care/services and qualified products in a given month. Expenses for licensed care <b>exceed the MBAL</b> .	⇒	Policyholder is reimbursed for the qualified licensed services, up to the MBAL. Informal care/services and qualified products are not covered, because the full MBAL has been depleted by licensed care reimbursement.

*Note: Unused Monthly Benefit Access Limit amounts do not roll over or accumulate month to month; however, all unused benefit amounts will remain in the overall Benefit Bank balance. (In PA: Monthly Benefit Access Limit is referred to as Maximum Monthly Benefit Access Limit. In WA: Benefit Bank is referred to as Lifetime Benefit Amount.)*

All benefits are subject to the Eligibility Requirements of the policy. All benefits, including those received under the Flexible Benefit, must be provided pursuant to a written Plan of Care. Terms, availability of benefits, amounts, options and discounts may vary by state. The Flexible Benefit is not available in CA. LifeSecure and the circular logo are trademarks of LifeSecure Insurance Company - Brighton, MI.



# Why Should I Consider Long Term Care Insurance?

- Help to protect my savings and assets
- Provide access to more care options
  - At home
  - In the community
  - In a facility
- Protect the quality of life for my family and me
- Provide peace of mind

LifeSecure helps you create a future with fewer worries and more security.

See Variability Statement

LifeSecure Insurance Company



Worry Less About Long Term Care.

Long Term Care Insurance



## The worry-free future has arrived.

Option 1 or 2

Get the facts about long term care insurance and face the future with confidence.

**To learn more about long term care, you are invited to [attend a no-obligation informational session][or][participate in an online webinar]:**

[Informational Session]

[Webinar]

[Date: XX,XX,XXXX]

[Date: XX,XX,XXXX]

[Time: XX:XX – XX:XX AM/PM]

[Time: XX:XX – XX:XX AM/PM]

[Place: Name

Address 1

Address 2

Please RSVP [by (Date)][to (Name)]

[at (Phone)or (email address)]



Logo

Long term care insurance policies have exclusions and limitations.

This is an insurance solicitation.

A licensed LifeSecure agent may be contacting you.

Logo

Agency/Agent Name  
Address 1  
Address 2  
City, State Zip

CLIENT Name  
Address 1  
Address 2  
City, State Zip

SERFF Tracking Number:	LFSC-126502331	State:	Arkansas
Filing Company:	LifeSecure Insurance Company	State Tracking Number:	45152
Company Tracking Number:	LS-0386 ST 10/09		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	LTC Advertising 2.10		
Project Name/Number:	/		

## Supporting Document Schedules

		Item Status:	Status
			Date:
<b>Satisfied - Item:</b>	Statement of Variability	Filed	04/14/2010
<b>Comments:</b>			
<b>Attachments:</b>			
	LS-0341G ST-V 11.09 - Variability Statement.pdf		
	LS-0310 ST-V 09 09 - Variability Statement.pdf		

## EXPLANATION OF VARIABILITY LS-0341G ST 11/09

Text/Fields under each Subhead are bracketed so the Agency/Agent can select applicable text/fields and customize (options 1, 2, and/or 3).

### Option 1 - Subhead and optional fields

#### **For more information contact:**

[Agency Logo]  
[Agency Website Address]  
[Agency Name]  
[Agent Name]  
[Phone]  
[Email Address]

### Option 2 - Subhead and optional fields

#### **Learn more by attending a no-obligation informational session:**

[Date: XX,XX,XXXX]  
[Time: XX:XX - XX:XX AM/PM]  
[Place: [name][address 1][address 2]]  
[RSVP to [Name] at [Phone][or send email to [address]]]

### Option 3 - Subhead and optional fields

#### **Get a quote or apply online:**

[Visit [www.YourLifeSecure.com](http://www.YourLifeSecure.com)]  
[Click on Groups & Associations]  
[Enter Group Number [00000] [for product/premium information] [and] [to apply on-line].]



# EXPLANATION OF VARIABILITY

## LIFESecure LONG TERM CARE INSURANCE

Seminar Invitation Postcard LS-0310 ST 09/09

### Front of postcard

- No variable options

### Back of postcard

*Left panel - solicitation message:*

1<sup>st</sup> Paragraph under Headline – “The worry-free future has arrived”

**Option 1** – to be used by Agents/Agency for lead-generation to individual prospects not associated with a multi-life group.

Create a better future for yourself and your family. LifeSecure makes long term care insurance simple, flexible and affordable. With LifeSecure’s unique Benefit Bank<sup>SM</sup> design and Budget-Point Pricing<sup>SM</sup> tool, it’s easy to plan for the future.

**Option 2** - to be used by Agencies/Agents for lead generation to individual prospects associated with worksite multi-life groups and associations.

[Company/Association Name] wants to help you create a better future. That's why we've partnered with [Agency Name] to offer LifeSecure long term care insurance. With LifeSecure’s unique Benefit Bank<sup>SM</sup> design and Budget-Point Pricing<sup>SM</sup> tool, it’s easy to plan for the future.

Company/Association Name will be customized with the name of the group offering Lifesecure LTCi to its employees or members.

Agency Name will be customized with the name of soliciting agency.

### Information in brackets

To be customized by LifeSecure agents, as applicable.

- Date(s) of Informational Session and/or Webinar
- Time(s) for Informational Session and/or Webinar
- Place of Informational Session
  - Location Name and Address

### Logo

Company/Association logo may be used when applicable.

### RSVP

To be customized with the Company or Agency's contact information as applicable.

- by Date - when RSVP's are needed by prospect
- to Name - contact name to receive RSVP's from prospects
- at Phone - number for prospects to call and RSVP
- e-mail address - for prospects to send and RSVP

*Right panel - mailing information:*

### Top

Information in brackets will be customized by the soliciting Agency. This includes:

- Agency Logo
- Agency Name
- Address (Lines 1 and 2 as applicable)
- City, State and Zip

### Middle

Information in brackets will be customized with prospect's name and mailing address.

This includes:

- Name
- Address (Lines 1 and 2 as applicable)
- City, State and Zip

<i>SERFF Tracking Number:</i>	<i>LFSC-126502331</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
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## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/10/2010	Form	Agent Invitation Postcard	03/15/2010	LS-0310 ST-V 09 09 - Variability Statement.pdf (Superceded)

# EXPLANATION OF VARIABILITY

## LIFESecure LONG TERM CARE INSURANCE

Seminar Invitation Postcard LS-0310 ST 09/09

### Front of postcard

- No variable options

### Back of postcard

*Left panel - solicitation message:*

1<sup>st</sup> Paragraph under Headline – “The worry-free future has arrived”

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**Option 2** - to be used by Agencies/Agents for lead generation to individual prospects associated with worksite multi-life groups and associations.

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*Right panel - mailing information:*

### Top

Information in brackets will be customized by the soliciting Agency. This includes:

- Agency Logo
- Agency Name
- Address (Lines 1 and 2 as applicable)
- City, State and Zip

### Middle

Information in brackets will be customized with prospect's name and mailing address.

This includes:

- Name
- Address (Lines 1 and 2 as applicable)
- City, State and Zip